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in step 1400. Stepping back to query step 1370, if the item is not payable either the check image or the printed duplicate of the original monetary item is returned to the original depositor in process step 1410 and the process ends in step 1420.

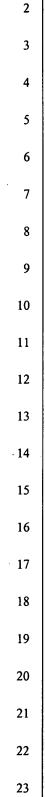
The present invention may be embodied in other forms without departing from its spirit or essential characteristics. As properly understood, the preceding description of specific embodiments is illustrative only and in no way restrictive. The scope of the invention is, therefore, indicated solely by the appended claims as follows.

What is claimed and desired to be secured by United States Letters Patent is:

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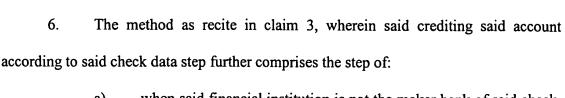


1	1. A method for processing a check deposited at a non-maker bank remote-
2	capture site, said remote-capture site capable of interfacing with a financial institution,
3	without forwarding the original check to a maker bank, said method comprising the steps
4	of:
5	a) converting said check into electronic check data at said remote-
6	capture site;
7	b) electronically exchanging said check data with said financial
8	institution; and
9	c) said financial institution crediting an account according to said
10	check data without referencing said original check.
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2	2. The method as recited in claim 1, wherein said converting step comprises
13	the steps of:
4	a) scanning at said remote-capture site said check to create image
5	data, said image data representing an electronic image of said check, said remote-
6	capture site being a lock box system; and
.7	b) reading at said remote-capture site said image data to create
.8	informational data from said image data to aid in electronic processing of said
9	deposited check.
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3.	The method as recite	d in claim 2,	wherein said	electronically	exchanging
said check dat	a step comprises the st	ep of:			

- a) sending said check data from said non-financial institution location to said financial institution over an electronic channel;
- b) said financial institution verifying said check data with account records accessible by said financial institution;
- c) when said check data conforms to said account records, said financial institution confirming said check data to said remote location; and
- d) said non-financial institution location processing said check data into processed check data in response to said confirming step.
- 4. The method as recited in claim 3, wherein said financial institution confirming said check data step comprises the steps of:
  - a) said financial institution acknowledging to said remote location receipt and accuracy of said check data; and
  - b) said financial institution sending acknowledgement of accurate receipt of said check data to said remote location.
  - 5. The method as recited in claim 3, further comprising the step of:
  - a) following said processing said check data into processed check data step, said remote location secondly converting said processed check data into electronic processed check data.



- a) when said financial institution is not the maker bank of said check, sending said processed check data to said maker bank for clearing said check.
- 7. The method as recited in claim 6, wherein said sending said processed check data to said maker bank for clearing said check step comprises the steps of:
  - a) when said maker bank is electronic exchange-capable, electronically exchanging said processed check data with said maker bank; and
  - b) when said maker bank is not electronic exchange-capable, printing a facsimile of said check from said processed check data; and forwarding said facsimile of said check to said maker bank.
- 8. The method as recited in claim 1, wherein said converting step comprises the steps of:
  - a) scanning at said remote-capture site said check to create image data, said image data representing an electronic image of said check, said remote-capture site being a Magnetic Ink Character Recognition (MICR) system;
  - b) reading at said remote-capture site said image data to create informational data from said image data to aid in electronic processing of said deposited check; and
  - c) reading at least a portion of said check to determine additional informational data stored in a Magnetic Ink Character Recognition (MICR) line.

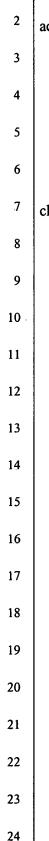
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9.	The method	as recited	in o	claim 8	8, wherein	said	electronically	exchanging
said check data	step compri	ses the ste	p of	<b>:</b>				

- a) sending said check data from said non-financial institution location to said financial institution over an electronic channel;
- b) said financial institution verifying said check data with account records accessible by said financial institution;
- c) when said check data conforms to said account records, said financial institution confirming said check data to said remote location; and
- d) said non-financial institution location processing said check data into processed check data in response to said confirming step.
- 10. The method as recited in claim 9, wherein said financial institution confirming said check data step comprises the steps of:
  - a) said financial institution acknowledging to said remote location receipt and accuracy of said check data; and
  - b) said financial institution sending acknowledgement of accurate receipt of said check data to said remote location.
  - 11. The method as recited in claim 9, further comprising the step of:
  - a) following said processing said check data into processed check data step, said remote location secondly converting said processed check data into electronic processed check data.



12.	The	method	as	recite	in	claim	9,	wherein	said	crediting	said	account
according to said check data step further comprises the step of:												

- a) when said financial institution is not the maker bank of said check, sending said processed check data to said maker bank for clearing said check.
- 13. The method as recited in claim 12, wherein said sending said processed check data to said maker bank for clearing said check step comprises the steps of:
  - a) when said maker bank is electronic exchange-capable, electronically exchanging said processed check data with said maker bank; and
  - b) when said maker bank is not electronic exchange-capable, printing a facsimile of said check from said processed check data; and forwarding said facsimile of said check to said maker bank.



- 14. A computer-readable medium having computer-executable instructions for performing a method for processing a check deposited at a non-maker bank remote-capture site, said remote-capture site capable of interfacing with a financial institution without forwarding the original check to a maker bank, said computer-executable instructions for performing the steps of:
  - a) converting said check into electronic check data at said remotecapture site;
  - b) electronically exchanging said check data with said financial institution; and
  - c) said financial institution crediting an account according to said check data without referencing said original check.
- 15. The computer-readable medium having computer-executable instructions, as recited in claim 14, wherein said computer-executable instructions for performing said converting step comprise computer-executable instructions for performing the steps of:
  - a) scanning at said remote-capture site said check to create image data, said image data representing an electronic image of said check, said remote-capture site being a lock box system; and
  - b) reading at said remote-capture site said image data to create informational data from said image data to aid in electronic processing of said deposited check.



- 16. The computer-readable medium having computer-executable instructions, as recited in claim 15, wherein said computer-executable instructions for performing said electronically exchanging said check data step comprises computer-executable instructions for performing the step of:
  - a) sending said check data from said non-financial institution location to said financial institution over an electronic channel;
  - b) said financial institution verifying said check data with account records accessible by said financial institution;
  - c) when said check data conforms to said account records, said financial institution confirming said check data to said remote location; and
  - d) said non-financial institution location processing said check data into processed check data in response to said confirming step.
- 17. The computer-readable medium having computer-executable instructions, as recited in claim 16, wherein said computer-executable instructions for performing said financial institution confirming said check data step comprises computer-executable instructions for performing the steps of:
  - a) said financial institution acknowledging to said remote location receipt and accuracy of said check data; and
  - b) said financial institution sending acknowledgement of accurate receipt of said check data to said remote location.

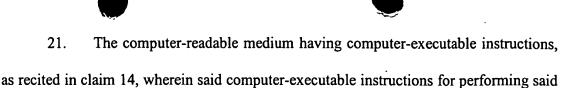
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	18.	•	The	com	puter-re	adable	mediu	ım ha	ving c	om	puter-e	xecuta	able ins	truction	ıs
as	recited	in	claim	16,	wherein	said	compu	iter-ex	xecutab	ole	instruct	tions	further	compri	se
COI	mputer-	exe	cutabl	e ins	struction	s for p	erform	ning tl	he step	of:					

- a) following said processing said check data into processed check data step, said remote location secondly converting said processed check data into electronic processed check data.
- 19. The computer-readable medium having computer-executable instructions, as recite in claim 16, wherein said computer-executable instructions for performing said crediting said account according to said check data step further comprises computer-executable instructions for performing the step of:
  - a) when said financial institution is not the maker bank of said check, sending said processed check data to said maker bank for clearing said check.
- 20. The computer-readable medium having computer-executable instructions, as recited in claim 19, wherein said computer-executable instructions for performing said sending said processed check data to said maker bank for clearing said check step comprises computer-executable instructions for performing the steps of:
  - a) when said maker bank is electronic exchange-capable, electronically exchanging said processed check data with said maker bank; and
  - b) when said maker bank is not electronic exchange-capable, printing a facsimile of said check from said processed check data; and forwarding said facsimile of said check to said maker bank.

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a) scanning at said remote-capture site said check to create image data, said image data representing an electronic image of said check, said remote-capture site being a Magnetic Ink Character Recognition (MICR) system;

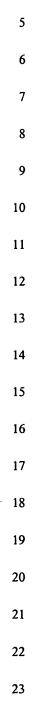
converting step comprises computer-executable instructions for performing the steps of:

- b) reading at said remote-capture site said image data to create informational data from said image data to aid in electronic processing of said deposited check; and
- c) reading at least a portion of said check to determine additional informational data stored in a Magnetic Ink Character Recognition (MICR) line.

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- 22. The computer-readable medium having computer-executable instructions, as recited in claim 21, wherein said computer-executable instructions for performing said electronically exchanging said check data step comprises computer-executable instructions for performing the step of:
  - a) sending said check data from said non-financial institution location to said financial institution over an electronic channel;
  - b) said financial institution verifying said check data with account records accessible by said financial institution;
  - c) when said check data conforms to said account records, said financial institution confirming said check data to said remote location; and
  - d) said non-financial institution location processing said check data into processed check data in response to said confirming step.
- 23. The computer-readable medium having computer-executable instructions, as recited in claim 22, wherein said computer-executable instructions for performing said financial institution confirming said check data step comprises computer-executable instructions for performing the steps of:
  - a) said financial institution acknowledging to said remote location receipt and accuracy of said check data; and
  - b) said financial institution sending acknowledgement of accurate receipt of said check data to said remote location.



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	24. The computer-readable medium having computer-executable instru												
as	recited	in	claim	22,	further	comprising	computer-executable	instructions	for				
performing the step of:													

- a) following said processing said check data into processed check data step, said remote location secondly converting said processed check data into electronic processed check data.
- 25. The computer-readable medium having computer-executable instructions, as recite in claim 22, wherein said computer-executable instructions for performing said crediting said account according to said check data step further comprises computer-executable instructions for performing the step of:
  - a) when said financial institution is not the maker bank of said check, sending said processed check data to said maker bank for clearing said check.
- 26. The computer-readable medium having computer-executable instructions, as recited in claim 25, wherein said computer-executable instructions for performing said sending said processed check data to said maker bank for clearing said check step comprises computer-executable instructions for performing the steps of:
  - a) when said maker bank is electronic exchange-capable, electronically exchanging said processed check data with said maker bank; and
  - b) when said maker bank is not electronic exchange-capable, printing a facsimile of said check from said processed check data; and forwarding said facsimile of said check to said maker bank.